In the claims:

1. (Currently amended) A method for estimating vehicle damage, comprising the steps of:

sensing a vehicle incident via an on-board module;

automatically sending vehicle incident data, via a transceiver operatively associated with the on-board module, to a service center;

via an estimator at the service center, using the incident data to automatically estimate the vehicle damage; and

utilizing the estimated vehicle damage in a vehicle insurance decision process by an insurance service management system.

2. (Currently amended) A method for estimating vehicle damage, comprising the steps of:

sensing a vehicle incident via a module on-board a vehicle;

obtaining, via the on-board module, an incident delta velocity of the vehicle from the vehicle incident;

sending the incident delta velocity from the on-board module to a service center;

via an estimator at the service center, using the incident delta velocity with vehicle identification information to automatically estimate a vehicle damage value;

receiving, at an insurance service management system, a claim damage estimate from the service center;

comparing, via a processor associated with the insurance service management system, the automatically estimated vehicle damage value to the claim damage estimate; and

in response to the comparison, making an insurance claim-processing related decision.

3. (Original) The method of claim 2, wherein the step of making an insurance claim-processing related decision includes requiring an insurance inspection if the automatically estimated vehicle damage value differs by more than a predetermined amount from the claim damage estimate.

4. (Original) The method of claim 2, wherein the step of making an insurance claim-processing related decision includes omitting an insurance inspection if the automatically estimated vehicle damage value is consistent with the claim damage estimate.

5. (Previously presented) A system for estimating vehicle damage, comprising:

a module sensing an occurrence of a vehicle incident and developing incident data responsive thereto;

an in-vehicle transceiver for automatically sending vehicle incident data to a service center;

an estimator within the service center using the incident data to automatically estimate a vehicle damage value; and

a decision processor providing a business recommendation responsive to the estimated vehicle damage value.

6. (Original) The system of claim 5, wherein the decision processor provides a recommendation to require further verification of a vehicle insurance claim if the vehicle insurance claim is not consistent with the estimated vehicle damage report.

7. (Original) The system of claim 5, wherein the decision processor provides a recommendation to process a vehicle insurance claim without an insurance inspection if the vehicle insurance claim is consistent with the estimated vehicle damage report.